

Message Text

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ACTION CPR-01

INFO OCT-01 ARA-14 ISO-00 L-03 JUSE-00 OPR-02 A-01
TRSE-00 /022 W

-----030181 021140Z /17

R 011440Z SEP 77
FM AMEMBASSY PANAMA
TO SECSTATE WASHDC 3491

UNCLAS PANAMA 6307

E.O. 11652: N/A
TAGS: PDIP
SUBJECT: HOST COUNTRY REQUIREMENTS FOR AUTOMOBILE LIABILITY
INSURANCE

REF: STATE 189095

1. RESPONSES TO QUESTIONS IN REFTEL FOLLOWS:
A. NO. THERE IS NO MANDATORY LIABILITY INSURANCE
LAW IN PANAMA APPLICABLE TO ALL AUTOMOBILES REGISTERED.
B. NO SUCH LAW EXISTS.
C. YES, THERE IS A SPECIFIC REQUIREMENT THAT FOREIGN
DIPLOMATIC MISSION VEHICLES AND VEHICLES OF
DIPLOMATS BE INSURED. THIS REQUIREMENT IS ENFORCED
IN THIS MANNER: DIPLOMATIC OR MISSION LICENSE PLATES
ARE NOT ISSUED BY HOST GOVERNMENT WITHOUT PROOF THAT
VEHICLE IS COVERED BY A LIABILITY INSURANCE POLICY.
D. LIABILITY INSURANCE REQUIREMENT IS IMPOSED BY
PANAMANIAN GOVERNMENT.
E. YES, LOCAL LAW PROVIDES FOR DIRECT LEGAL ACTION
AGAINST INSURERS. PANAMA IS NOT PARTY TO EUROPEAN
CONVENTION ON COMPULSORY INSURANCE AGAINST CIVIL
LIABILITY IN RESPECT OF MOTOR VEHICLES.
F. NO SUCH PROVISION EXISTS.
G. NOT APPLICABLE.
H. YES. LIABILITY INSURANCE IS EASILY AVAILABLE ON THE
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OPEN MARKET.
I. PREMIUM RATES APPLICABLE TO OTHER THAN U.S. DIPLOMATS
ARE APPROXIMATELY THE SAME AS THOSE OFFERED TO PANAMANIAN
CITIZENS. PREMIUM RATES FOR U.S. DIPLOMATS ARE
SIGNIFICANTLY LOWER THAN THOSE APPLICABLE TO PANAMANIAN
CITIZENS. 30 TO 40 PERCENT LOWER.
J. NO. THE INSURANCE CONTRACT FOR DIPLOMATS IS THE SAME

STANDARD FORM USED FOR PANAMANIAN CITIZENS.

K. NO. NO DIPLOMATIC WAIVERS OF IMMUNITY ARE REQUIRED BY
HOST GOVERNMENT.

L. NOT APPLICABLE.

M. IF RECORDS EXIST CONCERNING ALL DIPLOMATIC ACCIDENTS
SPECIFICALLY WHERE INADEQUATE INSURANCE TO COVER INJURY
WAS AN ISSUE, THIS EMBASSY IS UNAWARE OF SAME. THIS
QUESTION WAS ASKED OF SEVERAL AUTOMOBILE INSURANCE
COMPANY EXECUTIVES BUT NONE COULD SUPPLY ANSWERS.

N. NO. THERE IS NO SPECIFIC SYSTEM FOR PROVISION OF
COMPENSATION FOR PANAMANIAN CITIZENS WHO HAVE
SUFFERED PERSONAL OR PROPERTY LOSSES AS A RESULT OF
ACCIDENTS INVOLVING DIPLOMATS. PANAMA DOES HAVE
A SOCIAL SECURITY SYSTEM THAT MOST WORKERS AND
EMPLOYERS JOINTLY PAY INTO WHICH PROVIDES FOR
MEDICAL TREATMENT.

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Message Attributes

Automatic Decaptioning: X
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Disposition Approved on Date:
Disposition Case Number: n/a
Disposition Comment:
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Disposition Event:
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